

MediSure Plus

Enjoy ultimate guaranteed renewal up to age 100 healthcare protection

MediSure Plus comprehensively protects you with the hospitalisation & related services benefit and optional cover for all levels

of medical needs

- Enjoy lifelong healthcare protection with guaranteed renewal regardless of your health condition or claims history
- Receive up to HK\$10,000,000 in hospitalisation benefits
- MediSure Plus Top Up Plans provide a practical way of supplementing protection at a lower premium by topping up your existing individual or group medical insurance
- Pre and post hospitalisation care for 30 days before admission and 90 days after discharge
- Post Operation and Cancer Treatment Recovery Benefit
 - Cover consultation fee or treatment fee including Psychological Counselling, Dietetic Consultation, Speech Therapy, Occupational Therapy, Chinese Herbalist Consultation and Acupuncture
- Optional Supplementary Major Medical Benefit cover up to HK\$630,000
- Optional cover against up to 28 critical illnesses
 - including cancer, stroke, heart attack, kidney failure, complete liver failure, coronary artery-bypass surgery, major organ transplant, motor neurone disease, loss of hearing, blindness, major burns & coma etc.
- Optional Lady Care Benefit
 - Female Specific Cancers in Situ: breast, cervix (CINIII or above), uterus, fallopian tube, vagina / vulva, ovary
 - Common female illnesses: rheumatoid arthritis, osteoporosis leading to hip fractures, Systemic Lupus Erythematosus (SLE) with lupus nephritis
- Optional Dental Benefit
 - Including scaling and polishing, routine oral examination, intraoral X-ray and medications, Fillings and extractions etc.
- Optional Maternity Benefit cover up to HK\$64,000
- No individual sub-limits* for key hospitalisation benefits
- 24-hour worldwide protection including guaranteed payment of hospital admission and assistance services
- Free Medical Services† once per policy year choosing from one of the services below: kid's spinal assessment, medical check-up plan, bone densitometry or female check-up plan
- Hassle-free enrolment without medical check-up
- Enjoy No Claim Renewal Discount
- Exclusive savings for optional excess amount
 - Save up to 65% on annual premium for opting an excess amount at HK\$120,000 per year
 - 10% discount for insuring with your family**

Core Cover Premium Discount for Excess

Excess Amount Per Insured Person Per Year (HK\$)	Standard Plan	Excel Plan	Super Plan	Executive Plan
10,000		25%	20%	15%
20,000		35%	30%	25%
40,000		45%	40%	30%
80,000		55%	50%	40%
120,000		65%	60%	50%

* Applicable to Excel Plan, Super Plan and Executive Plan only.

** Family refers to legal spouse, parents, parents-in-law and/or your unmarried dependent children from 15 days to aged 18, or up to aged 23 if they are full-time students.

† Free Medical Services ("The Service"):

· The Service is provided by relevant suppliers. AEON and MSIG will not be responsible for the quality of the services offered by them.

Redemption letter will be sent to the customer by MSIG within 3 months after the policy inception date.

· Customers will not be entitled to the offer if they withdraw or terminate their policies during the first year of cover. MSIG reserves the right to deduct the value of offer from the customer's account in such cases.

Table of Benefits

(Effective from 01 October 2019)

Core Cover	Maximum Benefit (HK\$)			
	Standard Plan	Excel Plan	Super Plan	Executive Plan
Overall Maximum Limit per Disability	250,000	500,000	2,500,000	10,000,000
(A) Hospital & Related Services Benefit				
Maximum Limit – per year	250,000	500,000	750,000	1,500,000
Room & Board – per day	1,050 (up to 120 days per disability)	2,100	2,900	4,000
Accompany Bed – per day, for one adult family member for hospitalisation of children of aged 17 or below	1,050 (up to 120 days per disability)	Full Cover	Full Cover	Full Cover
Intensive Care – supplement to Room & Board – per disability	16,000	Full Cover	Full Cover	Full Cover
Miscellaneous Hospital Charges (Covers prescribed diagnostic imaging tests)# – per disability	16,000	Full Cover	Full Cover	Full Cover
Physician Fees – per day	1,050 (up to 120 days per disability)	2,100	2,900	4,000
In-hospital Specialists – per disability	5,200	Full Cover	Full Cover	Full Cover
Surgeon Fee ² - per operation			Full Cover	Full Cover
• Complex	52,000	330,000		
• Major	26,000	165,000		
• Intermediate	13,000	82,500		
• Minor	5,200	33,000		
Anaesthetist Fee – per operation	35% of Surgeon Fee	35% of Surgeon Fee		
Operation Theatre – per operation	35% of Surgeon Fee	35% of Surgeon Fee		
Outpatient Chemotherapy / Radiotherapy / Targeted Therapy / Immunotherapy / Hormonal Therapy / Kidney Dialysis Treatment – per disability	17,000	Full Cover	Full Cover	Full Cover
Pre-Admission Outpatient Visit and Post-Hospital Follow-up Treatment				
• per disability	1,350	Full Cover	Full Cover	Full Cover
• 1 visit within 30 days before admission				
• Up to 3 follow-up treatments within 90 days after discharge				
Post Operation and Cancer Treatment Recovery Benefit – per day – up to 5 visits per year for each of the following treatments	420	630	840	1,050

1. Psychological Counselling (Consultation fee only) 2. Dietetic Consultation (Consultation fee only) 3. Speech Therapy (Treatment fee only) 4. Occupational Therapy (Treatment fee only) 5. Chinese Herbalist Consultation and Acupuncture – Reimbursement percentage	80%	80%	80%	80%
Private Nursing – per day – up to 26 weeks per year	320	Full Cover	Full Cover	Full Cover

	Standard Plan	Excel Plan	Super Plan	Executive Plan
Public Hospital Cash Benefit – per day	1,000 (up to 120 days per disability)	1,500	2,000	2,500
Second Claim Benefit – per claim	1,000	1,000	1,000	1,000
Day Surgery Cash Allowance – per operation	1,000	1,000	1,000	1,000
Lifetime Limit – per person, applied at or above age 70	1,000,000	2,000,000	3,000,000	6,000,000
(B) Increased International Cover Benefit (in excess of maximum limit per year for Hospital & Related Services Benefit)				
Maximum Limit – per year	N/A	N/A	N/A	4,500,000
(C) Organ Transplantation Benefit				
Maximum Limit – per year and per disability	250,000	500,000	750,000	1,500,000
(D) Additional Benefits				
Free Medical Service at Appointed Centre†	Once per Year	Once per Year	Once per Year	Once per Year
International Payment Guarantee ³	Available	Available	Available	Available
24-hour International Emergency Assistance	Available	Available	Available	Available
Emergency Evacuation & Repatriation – per year and per disability	N/A	N/A	1,000,000	1,500,000
Free Travel Personal Accident Benefit – per year and per accident	N/A	N/A	N/A	1,000,000

Optional Cover	Maximum Benefit (HK\$)			
	Standard Plan	Excel Plan	Super Plan	Executive Plan
Supplementary Major Medical Benefit⁴				
Maximum Limit per disability	105,000	210,000	315,000	630,000
Deductible per each claim	1,000	1,000	1,000	1,000
Reimbursement percentage	80%	80%	80%	80%
Dental Benefit				
Maximum Limit per year – Scaling and polishing (Maximum 2 visits per year): 500 per visit	2,600	2,600	2,600	2,600

<ul style="list-style-type: none"> – Routine oral examination – Intraoral X-ray and medications – Fillings and extractions – Drainage of dental abscesses – Pins for cusp restoration – Dentures, crowns and bridges (Only if necessitated by an Accident) 				
Maternity Benefit (12-month waiting period)				
Normal Delivery – per pregnancy	32,000	32,000	32,000	32,000
Complicated Delivery (including miscarriage) – per pregnancy	30,000	32,000	32,000	64,000
Critical Illness Benefits				
Standard Coverage : covers Critical Illnesses item (1) – (12) ⁵	250,000	500,000	500,000	500,000
Comprehensive Coverage : covers Critical Illnesses item (1) – (28) ⁶	250,000	500,000	500,000	500,000
Maximum Limit for Lady Benefit ⁷	50,000	100,000	100,000	100,000

Medical Top Up Plan⁸

(Effective from 01 October 2019)

Core Cover	Maximum Benefit (HK\$)
Maximum Limit – per year	250,000
Room & Board	50% reimbursement for each eligible claim up to Maximum Limit per year
Accompany Bed – per day, for one adult family member for hospitalisation of children of aged 17 or below	
Intensive Care	
Miscellaneous Hospital Charges	
Physician Fees	
In-hospital Specialists	
Surgeon Fee	
Anaesthetist Fee	
Operation Theatre	
Pre-admission Outpatient Visit and Post-Hospital Follow-up Treatment – 1 visit within 30 days before admission – Up to 3 follow-up treatments within 90 days after discharge	
Private Nursing – up to 26 weeks per year	
Outpatient Chemotherapy / Radiotherapy / Targeted Therapy/ Immunotherapy/ Hormonal Therapy/ Kidney Dialysis Treatment	
Organ Transplantation Benefit	
Post Operation and Cancer Treatment Recovery Benefit – per day – up to 5 visits per year for each of the following treatments 1. Psychological Counselling (Consultation fee only) 2. Dietetic Consultation (Consultation fee only) 3. Speech Therapy (Treatment fee only) 4. Occupational Therapy (Treatment fee only) 5. Chinese Herbalist Consultation and Acupuncture – Reimbursement percentage	420 50%

Job Changer Hospital Benefit ⁹ – per year	26,000
Public Hospital Cash Benefit – per day	1,000
Day Surgery Cash Allowance – per operation	1,000
Additional Benefits	
Free Medical Service at Appointed Centre [†]	Once per Year
24-hour International Emergency Assistance	Available

¹ Prescribed diagnostic imaging tests : computer tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.

² According to Surgical Schedule.

³ Upon receipt of adequate prior notification of claim for Hospital in-patient treatment, MSIG Insurance (Hong Kong) Limited (“MSIG”) will confirm the extent of insurance benefits, monitor claims procedures, issue (wherever possible) appropriate payment guarantees and/or arrange direct settlement to the Hospitals, Physicians or other service providers subject always to policy terms and conditions. No such payment guarantees or direct settlements can be made if MSIG is not contacted in advance with all relevant details as stated above. Covered outpatient services are not subject to payment guarantees or direct settlement and must be paid by the Insured Person and reimbursement claimed under the policy.

⁴ Not applicable to Pre and Post-Hospitalisation Care and Post Operation and Cancer Treatment Recovery Benefit. HK\$1,000 of deductible amount will applied to each claim.

⁵ Type (1)-(12) Critical Illnesses:

- (1) Cancer
- (2) Stroke
- (3) Heart Attack
- (4) Coronary Artery Bypass Surgery
- (5) Complete Liver Failure
- (6) Kidney Failure
- (7) Major Organ Transplant(s)
- (8) Motor Neurone Disease
- (9) Loss of hearing
- (10) Blindness
- (11) Major Burns
- (12) Coma

⁶ Type (1)-(12) Critical Illnesses listed as above plus (13)-(28) Critical Illnesses:

- (13) Parkinson’s Disease
- (14) Multiple Sclerosis
- (15) Paralysis/Paraplegia
- (16) Loss of Independent Existence
- (17) HIV Resulting from Blood Transfusion
- (18) Aorta Surgery
- (19) Heart Valve Surgery
- (20) Alzheimer’s Disease
- (21) Loss of Speech
- (22) Benign Brain Tumor
- (23) Terminal Illness
- (24) Loss of Limbs
- (25) Muscular Dystrophy
- (26) Encephalitis
- (27) Accidental Head Injury Resulting in Major Head Trauma
- (28) Pulmonary Hypertension

⁷ Lady Care Insurance Benefit covers Female Specific Cancers in Situ, Female Illnesses of Rheumatoid Arthritis, Osteoporosis Leading to Hip Fractures and Systemic Lupus Erythematosus with Lupus Nephritis. It is a rider of Critical Illness Insurance Benefits and cannot be insured separately. Benefit paid for Lady Care Insurance Benefit will reduce the Overall Maximum Limit for Critical Illness Insurance Benefit.

⁸ The insured person should own a valid hospital & surgical insurance policy at the time of hospital confinement or treatment; otherwise the benefit for Top Up Plan will become invalid.

⁹ Waiting period: 90 days. Maximum period of coverage: within 120 days from the date of termination of employment. The Insured Person has to provide proof of termination of employment upon submission of claim.

[†] Free Medical Services (“The Service”):

- The Service is provided by relevant suppliers. AEON and MSIG will not be responsible for the quality of the services offered by them. Redemption letter will be sent to the customer by MSIG within 3 months after the policy inception date.

- Customers will not be entitled to the offer if they withdraw or terminate their policies during the first year of cover. MSIG reserves the right to deduct the value of offer from the customer's account in such cases.

Premium Table (HK\$)[^]

(With effect from 1 December 2019)

Core Cover					
Age Group [#]	Standard Plan	Excel Plan	Super Plan	Executive Plan	Medical Top Up Plan
	Annual [^]	Annual [^]	Annual [^]	Annual [^]	Annual [^]
15 days - 6 years	3,078	5,076	8,640	14,580	1,512
7 - 17 years	2,754	4,590	7,506	12,798	1,296
18 - 30 years	3,888	6,642	10,314	15,984	1,836
31 - 40 years	4,644	7,938	12,258	19,116	2,214
41 - 50 years	6,102	10,638	15,984	23,976	2,754
51 - 60 years	9,018	15,174	22,626	33,426	3,888
61 - 70 years	14,526	24,840	36,450	53,028	6,426
71 - 80 years	18,198	30,888	45,252	65,880	N/A
81 - 100 years	18,738	31,806	46,548	67,716	N/A

Optional Cover	
Outpatient Services Benefit (Executive Plan)	
Age Groups* (Years old)	Annual [^]
15 days to 6 years	9,990
7 - 17 years	9,990
18 - 30 years	9,342
31 - 40 years	10,854
41 - 50 years	11,610
51 - 60 years	14,418
61 - 70 years	18,900
71 - 80 years	24,570

Optional Cover					
Supplementary Major Medical Benefit					
Age Groups* (Years old)	Standard Plan	Excel Plan	Super Plan	Executive Plan	Medical Top Up Plan
	Annual [^]	Annual [^]	Annual [^]	Annual [^]	Annual [^]
15 days - 6 years	918	1,512	2,592	4,374	Not Available
7 - 17 years	810	1,404	2,268	3,834	
18 - 30 years	1,188	2,052	3,132	4,914	
31 - 40 years	1,404	2,430	3,726	5,832	
41 - 50 years	1,782	3,132	4,698	7,074	
51 - 60 years	2,700	4,482	6,642	9,882	
61 - 70 years	4,212	7,182	10,530	15,336	
71 - 80 years	5,238	8,910	13,068	19,062	
81 - 100 years	5,400	9,234	13,446	19,602	

Dental Benefit (applicable to all plans)						
Age Group	Annual[^]					
15 days or above	1,620					
Critical Illness Insurance Benefits						
Plan	Standard Plan		Medical Top up Plan		Excel Plan, Super Plan, Executive Plan	
Type of Critical Illness	12 types of Critical Illnesses	28 types of Critical Illnesses	12 types of Critical Illnesses	28 types of Critical Illnesses	12 types of Critical Illnesses	28 types of Critical Illnesses
Sum Insured (HK\$)	250,000		250,000		500,000	
Age Group[#]	Annual[^]	Annual[^]	Annual[^]	Annual[^]	Annual[^]	Annual[^]
15 days – 17 years	540	756	540	756	1,080	1,512
18 – 30 years	486	702	486	702	972	1,350
31 – 40 years	1,134	1,566	1,134	1,566	2,160	3,078
41 – 50 years	1,944	2,700	1,944	2,700	3,834	5,400
51 – 60 years	5,508	7,722	5,508	7,722	10,962	15,336
61 – 70 years	10,152	14,256	10,152	14,256	20,304	28,404
71 – 80 years	20,088	28,080	N/A	N/A	40,068	56,052

Critical Illness Insurance Benefits (including Lady Care Insurance Benefit)						
Plan	Standard Plan		Medical Top up Plan		Excel Plan, Super Plan, Executive Plan	
Type of Critical Illness	12 types of Critical Illnesses	28 types of Critical Illnesses	12 types of Critical Illnesses	28 types of Critical Illnesses	12 types of Critical Illnesses	28 types of Critical Illnesses
Sum Insured (HK\$)	Critical Illness Insurance Benefits Coverage: 250,000		Critical Illness Insurance Benefits Coverage: 250,000		Critical Illness Insurance Benefits Coverage: 500,000	
	Lady Care Insurance Benefit Coverage*: 50,000		Lady Care Insurance Benefit Coverage*: 50,000		Lady Care Insurance Benefit Coverage*: 100,000	
Plan	Annual[^]	Annual[^]	Annual[^]	Annual[^]	Annual[^]	Annual[^]
18 – 30 years	918	1,134	918	1,134	1,890	2,268
31 – 40 years	1,512	1,944	1,512	1,944	2,970	3,888
41 - 50 years	2,268	3,024	2,268	3,024	4,536	6,102
51 - 60 years	5,886	8,100	5,886	8,100	11,772	16,146
61 - 70 years	10,962	15,066	10,962	15,066	21,870	29,970
71 - 80 years	21,654	29,646	N/A	N/A	43,200	59,184

Maternity Benefit		
Age Group	All Plans (except Executive Plan)	Executive Plan
	Annual[^]	Annual[^]
18 – 49 years	8,154	9,018

[^] Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product factsheet are subject to levy. If the premium is paid by monthly instalment, we will adjust the rounding in the final month (if applicable) of each insurance period.

[^] Annual premium refers to 10% discount of monthly premium

[#] Core Cover and Supplementary Major Medical Benefit: Renewal only at age 76 or above

Critical Illness Benefits and Critical Illness Insurance Benefits (including Lady Care Insurance Benefit): Renewal only at age 60 or above

^{*} Benefit paid for Lady Care Insurance Benefit will reduce the Overall Maximum Limit for Critical Illness Insurance Benefit

Remarks:

1. Premium may be adjusted annually according to inflation and market claims experience.
2. Premium will be adjusted when the Insured enters the next age group according to the premium table.
3. An extra 10% of premium will be charged for children who are under 18 to apply for a standalone cover.

Major Exclusions:

1. Pre-existing conditions
2. Confinement or Treatment for Sickness contracted or commencing within 6 months from the commencement of Policy for the following Disabilities: Tuberculosis, Anal fistulae, Gall stones, Stones of kidney, urethra or urinary bladder, Hypertension or cardiovascular disease, Gastric or duodenal ulcer, Diabetes mellitus, Tumours or malignancies, Haemorrhoids, Disorders of tonsils requiring tonsillectomy, Disorders of nasal septum, sinus or turbinates, Hyperthyroidism, Cataracts, Prolapsed intervertebral disc or disc degeneration
3. Routine medical check-ups and vaccinations
4. Cosmetic surgery
5. Dental treatment or oral surgery related to teeth (unless for restoration or replacement of sound natural teeth within 14 days of accident. This exclusion is not applicable to Dental Benefit.)
6. Convalescent care
7. Pregnancy or childbirth (except as defined and covered under Optional Critical Illness Insurance Benefits, Lady Care Insurance Benefit and Maternity Benefit), infertility, contraception and sterilisation
8. Congenital and hereditary conditions
9. Mental and psychiatric disorders
10. Elective overseas treatment for non-emergency medical conditions
11. Participation of hazardous sports and pastime
12. Hospital in-patient treatment for conditions which can be properly treated as an outpatient. This includes hospitalisation primarily for diagnostic scanning, X-ray examinations or physiotherapy treatment.

The above is a summary of Major Exclusions only. For details please refer to policy provisions.

Important Note:

1. Eligibility: Eligible Insured Person(s) must be living or working in Hong Kong.
2. Applicant must be resident of Hong Kong and aged between 18 and 75.
3. Core Cover is eligible for Insured Person(s) aged 15 days to 75 upon enrolment (excluding citizens of the USA or Canada whose Usual Country of Residence is the USA or Canada). Optional Critical Illness Benefit and Lady Care Benefit are eligible for Insured Person(s) aged 18 to 59 upon enrolment and renewal up to aged 79. Optional Maternity Benefit is eligible for Insured Person(s) aged 18 to 49 upon enrolment.
4. Medical Top Up Plan is eligible for Insured Person(s) aged 15 days to 59 upon enrolment (excluding citizens of the USA or Canada whose Usual Country of Residence is the USA or Canada). Medical Top Up Plan will be renewed up to age 69 and will be switched to Standard Plan automatically when the Insured Person attains age 70 on renewal.
5. Applicant can apply the Plan with his/her legal spouse, parents, parents-in-law, and/or unmarried children aged between 15 days and 17 (full time students up to 23 years old).
6. Policy Effective Date: The first calendar day of the following month upon approval.
7. Unless a written termination notice is given to MSIG by the Insured Person, this Insurance will be renewed automatically on a yearly basis upon policy expiry date and premium and the Levy will be deducted from the account provided by the Insured Person.
8. During the insured period, the Insured Person must inform MSIG immediately in case of any changes of Insured details such as address, otherwise MSIG reserves the right to decline any claims the Insured Person made.
9. AEON Credit Service (Asia) Co., Ltd. ("AEON"), which expression includes its successors and assigns is an insurance agent authorised by MSIG Insurance (Hong Kong) Limited ("MSIG").
10. MSIG reserves the right of final approval and amend the above products. In case of disputes, the decision of MSIG shall be final and binding.
11. This document is not a policy of insurance, the above insurance product is underwritten by MSIG. Please refer to the Policy (which will be issued to you upon acceptance of your application) for the Terms, Conditions and Exclusion or the Terms and Conditions are also available upon request.

AEON MSIG Insurance Service Hotline : 2590 1590

FAX No : 2969 4663

Service Hours: Mon-Fri 9:00am-5:30pm (Except Public Holidays)